

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

ALEXANDER ZESCH

Debtor(s)

Case No. 19-22095GLT

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/24/2019.
- 2) The plan was confirmed on 07/24/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 06/30/2020, 01/26/2022, 10/31/2023.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 06/25/2024.
- 6) Number of months from filing or conversion to last payment: 61.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$378,220.54.
- 10) Amount of unsecured claims discharged without full payment: \$34,339.04.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$129,276.00
Less amount refunded to debtor \$0.00

NET RECEIPTS: \$129,276.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$50.10
Court Costs \$0.00
Trustee Expenses & Compensation \$6,380.20
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$6,430.30

Attorney fees paid and disclosed by debtor: \$1,690.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLEGHENY HEALTH NETWORK	Unsecured	80.80	NA	NA	0.00	0.00
AMERICAN EXPRESS NATIONAL BAN	Unsecured	11,814.06	11,814.06	11,814.06	5,882.34	0.00
BANK OF AMERICA NA**	Unsecured	7,239.05	7,239.05	7,239.05	3,604.40	0.00
BANK OF AMERICA NA**	Unsecured	6,335.17	6,454.39	6,454.39	3,213.71	0.00
BANK OF AMERICA NA**	Unsecured	9,344.86	8,438.97	8,438.97	4,201.85	0.00
BETHEL PARK CHIRO CLINIC	Unsecured	43.50	NA	NA	0.00	0.00
CMC	Unsecured	248.38	NA	NA	0.00	0.00
DEVELOPMENT PEDIATRICS	Unsecured	75.00	NA	NA	0.00	0.00
EASTERN ACCOUNT SYSTEM++	Unsecured	1,350.00	NA	NA	0.00	0.00
FOX CHAPEL MARINE	Unsecured	1,934.79	NA	NA	0.00	0.00
FREEDOM MORTGAGE CORPORATIO	Secured	185,015.65	178,729.73	30,031.69	30,031.69	0.00
FREEDOM MORTGAGE CORPORATIO	Secured	NA	0.00	0.00	58,668.46	0.00
FREEDOM MORTGAGE CORPORATIO	Secured	0.00	77.10	77.10	77.10	0.00
GRANDIS & RUBIN MD PC++	Unsecured	6.00	NA	NA	0.00	0.00
HUNTINGTON NATIONAL BANK(*)	Secured	8,116.51	7,676.99	4,471.11	4,471.11	0.00
JPMORGAN CHASE BANK	Unsecured	17,380.81	17,419.81	17,419.81	8,673.50	0.00
MEDFINANCIAL	Unsecured	661.00	NA	NA	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	1,635.00	1,697.15	1,697.15	845.03	0.00
SANTANDER CONSUMER USA INC - §	Unsecured	0.00	5,586.59	5,586.59	2,781.62	0.00
SANTANDER CONSUMER USA INC - §	Secured	46,460.00	41,650.00	0.00	0.00	0.00
SIMM ASSOC INC	Unsecured	44.52	NA	NA	0.00	0.00
SOUTH HILLS CARDIOLOGY	Unsecured	14.00	NA	NA	0.00	0.00
ST CLAIR HOSPITAL	Unsecured	35.29	NA	NA	0.00	0.00
TUCCI AND BRUNO TAX SERVICES	Unsecured	600.00	600.00	600.00	298.75	0.00
UPMC PHYSICIAN SERVICES	Unsecured	156.64	193.08	193.08	96.14	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$30,031.69	\$88,700.15	\$0.00
Mortgage Arrearage	\$77.10	\$77.10	\$0.00
Debt Secured by Vehicle	\$4,471.11	\$4,471.11	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$34,579.90	\$93,248.36	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$59,443.10	\$29,597.34	\$0.00

Disbursements:		
Expenses of Administration	<u>\$6,430.30</u>	
Disbursements to Creditors	<u>\$122,845.70</u>	
TOTAL DISBURSEMENTS :		<u>\$129,276.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/11/2024

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.